

<i>SERFF Tracking Number:</i>	<i>GDPR-127281002</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>The Prudential Insurance Co. of America</i>	<i>State Tracking Number:</i>	<i>49077</i>
<i>Company Tracking Number:</i>	<i>AR 11 SB 213 HS</i>		
<i>TOI:</i>	<i>H15I Individual Health - Hospital/Surgical/Medical Expense</i>	<i>Sub-TOI:</i>	<i>H15I.001 Health - Hospital/Surgical/Medical Expense</i>
<i>Product Name:</i>	<i>Individual Health Hosiptal Surigical Insurance</i>		
<i>Project Name/Number:</i>	<i>In Vitro Fertilization Procedures Amendment/AR 11 SB 213 HS</i>		

Filing at a Glance

Company: The Prudential Insurance Co. of America

Product Name: Individual Health Hosiptal Surigical Insurance
 SERFF Tr Num: GDPR-127281002 State: Arkansas

TOI: H15I Individual Health - Hospital/Surgical/Medical Expense
 SERFF Status: Closed-Approved- Closed State Tr Num: 49077

Sub-TOI: H15I.001 Health - Hospital/Surgical/Medical Expense
 Co Tr Num: AR 11 SB 213 HS State Status: Approved-Closed

Filing Type: Form
 Author: Laura Quinn
 Date Submitted: 06/17/2011
 Reviewer(s): Rosalind Minor
 Disposition Date: 06/29/2011
 Disposition Status: Approved-Closed

Implementation Date Requested: On Approval
 State Filing Description:
 Implementation Date:

General Information

Project Name: In Vitro Fertilization Procedures Amendment
 Project Number: AR 11 SB 213 HS
 Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Not Filed
 Date Approved in Domicile:
 Domicile Status Comments: This filing is specific to Arkansas and domiciliary approval is not required.

Explanation for Combination/Other:
 Submission Type: New Submission
 Overall Rate Impact:

Market Type: Individual
 Individual Market Type: Individual
 Filing Status Changed: 06/29/2011
 State Status Changed: 06/29/2011
 Created By: Laura Quinn
 Corresponding Filing Tracking Number: AR 11 SB 213 HS

Deemer Date:
 Submitted By: Laura Quinn

PPACA: Not PPACA-Related
 PPACA Notes: null
 Filing Description:

RE: The Prudential Insurance Company of America Individual Health Hospital Surgical Insurance Endorsement Form:
 AR 11 SB 213 HS (Amendment to In Vitro Fertilization Procedures)

<i>SERFF Tracking Number:</i>	<i>GDPR-127281002</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>AR 11 SB 213 HS</i>		
<i>TOI:</i>	<i>H151 Individual Health - Hospital/Surgical/Medical Expense</i>	<i>Sub-TOI:</i>	<i>H151.001 Health - Hospital/Surgical/Medical Expense</i>
<i>Product Name:</i>	<i>Individual Health Hosiptal Surigical Insurance</i>		
<i>Project Name/Number:</i>	<i>In Vitro Fertilization Procedures Amendment/AR 11 SB 213 HS</i>		

On behalf of The Prudential Insurance Company of America (Prudential), we are submitting endorsement form AR 11 SB 213 HS for approval. Prudential has authorized us to make this filing on its behalf, as set forth in the enclosed Letter of Authorization.

Prudential will use this endorsement with the following Individual Health Hospital Surgical policy forms in order to bring their current coverage for in vitro fertilization procedures into compliance with the amendments made by Arkansas Senate Bill 213 to Arkansas Code §23-85-137(d): SA BH-65, SA CCL-79A, SA DH-65, and SA T-63. The aforementioned policy forms are inforce in Arkansas, but represent a closed block of business.

This endorsement will become effective on July 27, 2011.

As permitted by Arkansas Code §23-80-207, we hereby request that you approve this endorsement notwithstanding its Flesch reading ease score of 7.6. The lower score is wholly caused by policy language that is drafted to conform to the requirements of the state mandated benefit law. As you can see, the endorsement tracks the language of the law in order to ensure that the endorsement accurately captures the intended scope and terms of coverage. Also, the endorsement contains medical terminology. A certificate of readability is enclosed.

There will be no premium changes effective with this endorsement. Prudential, however, will continue to monitor the experience for possible future adjustments in rates.

Prudential's domicile, New Jersey, does not require payment of fee for endorsement filings. Therefore, the total Arkansas fee for this filing is \$50.00.

Should you required additional information for the completion of this filing, please let us know.

Yours truly,

Laura E. Quinn
Senior Paralegal
Goodwin|Procter LLP
Email: lquinn@goodwinprocter.com
Telephone: 800-341-9867

Company and Contact

Filing Contact Information

SERFF Tracking Number: GDPR-127281002 State: Arkansas
Filing Company: The Prudential Insurance Co. of America State Tracking Number: 49077
Company Tracking Number: AR 11 SB 213 HS
TOI: H151 Individual Health - Sub-TOI: H151.001 Health - Hospital/Surgical/Medical
Hospital/Surgical/Medical Expense Expense
Product Name: Individual Health Hosiptal Surigical Insurance
Project Name/Number: In Vitro Fertilization Procedures Amendment/AR 11 SB 213 HS

Laura Quinn, Senior Paralegal lquinn@goodwinprocter.com
Goodwin Procter LLP 800-341-9867 [Phone]
901 New York Avenue, N.W. 202-346-4000 [FAX]
Washington, DC 20001

Filing Company Information

(This filing was made by a third party - goodwinprocterllp)

The Prudential Insurance Co. of America	CoCode: 68241	State of Domicile: New Jersey
751 Broad Street	Group Code: 304	Company Type: LAH
Newark, NJ 07102	Group Name: Prudential of Amer	State ID Number:
(800) 341-9867 ext. [Phone]	FEIN Number: 22-1211670	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Prudential Insurance Co. of America	\$50.00	06/17/2011	48822278

SERFF Tracking Number:	GDPR-127281002	State:	Arkansas
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Company Tracking Number:	AR 11 SB 213 HS		
TOI:	H151 Individual Health - Hospital/Surgical/Medical Expense	Sub-TOI:	H151.001 Health - Hospital/Surgical/Medical Expense
Product Name:	Individual Health Hosiptal Surigical Insurance		
Project Name/Number:	In Vitro Fertilization Procedures Amendment/AR 11 SB 213 HS		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	06/29/2011	06/29/2011

<i>SERFF Tracking Number:</i>	<i>GDPR-127281002</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>AR 11 SB 213 HS</i>		
<i>TOI:</i>	<i>H15I Individual Health - Hospital/Surgical/Medical Expense</i>	<i>Sub-TOI:</i>	<i>H15I.001 Health - Hospital/Surgical/Medical Expense</i>
<i>Product Name:</i>	<i>Individual Health Hosiptal Surigical Insurance</i>		
<i>Project Name/Number:</i>	<i>In Vitro Fertilization Procedures Amendment/AR 11 SB 213 HS</i>		

Disposition

Disposition Date: 06/29/2011

Implementation Date:

Status: Approved-Closed

HHS Status: HHS Approved

State Review: Reviewed-No Actuary

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: GDPR-127281002 State: Arkansas

Filing Company: The Prudential Insurance Co. of America State Tracking Number: 49077

Company Tracking Number: AR 11 SB 213 HS

TOI: H151 Individual Health - Sub-TOI: H151.001 Health - Hospital/Surgical/Medical
Hospital/Surgical/Medical Expense Expense

Product Name: Individual Health Hosiptal Surigical Insurance

Project Name/Number: In Vitro Fertilization Procedures Amendment/AR 11 SB 213 HS

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Supporting Document	Health - Actuarial Justification	Approved-Closed	Yes
Supporting Document	Outline of Coverage	Approved-Closed	Yes
Supporting Document	PPACA Uniform Compliance Summary	Approved-Closed	Yes
Supporting Document	Letter of Authorization	Approved-Closed	Yes
Form	Endorsement	Approved-Closed	Yes

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TOI: H151 Individual Health - Sub-TOI: H151.001 Health - Hospital/Surgical/Medical
Hospital/Surgical/Medical Expense Expense

Product Name: Individual Health Hosiptal Surigical Insurance

Project Name/Number: In Vitro Fertilization Procedures Amendment/AR 11 SB 213 HS

Form Schedule

Lead Form Number: AR 11 SB 213 HS

Schedule Item	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed 06/29/2011	AR 11 SB 213 HS	Policy/Cont Endorsement ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		7.600	AR 11 SB 213 HS.pdf

THE PRUDENTIAL INSURANCE COMPANY OF AMERICA

ENDORSEMENT

Effective July 27, 2011, or as of the effective date of Your Policy, whichever is later, coverage for in vitro fertilization benefits is amended to read as follows:

If Your Policy provides coverage for maternity services, coverage is provided for certain in vitro fertilization procedures if all of the following conditions are met:

- (1) You are the patient or Your covered spouse is the patient; and
- (2) the patient's oocytes are fertilized with the sperm of the patient's spouse; and
- (3) the patient and the patient's spouse have a history of unexplained infertility of at least two years' duration or the infertility is associated with one or more of the following medical conditions:
 - (a) endometriosis;
 - (b) exposure in utero to Diethylstilbestrol, commonly known as DES;
 - (c) blockage of or removal of one or both fallopian tubes (lateral or bilateral salpingectomy) not a result of voluntary sterilization; or
 - (d) abnormal male factors contributing to the infertility; and
- (4) the patient has been unable to obtain successful pregnancy through any less costly applicable infertility treatment for which coverage is available under this Policy; and
- (5) the in vitro fertilization services and procedures are performed at a medical facility licensed or certified by the Arkansas Department of Health or another state health department that conform to the guidelines and minimum standards of the:
 - (a) American College of Obstetricians and Gynecologists for in vitro fertilization clinics; or
 - (b) American Society for Reproductive Medicine for programs of in vitro fertilization.

Cryopreservation, the procedure whereby embryos are frozen for later implantation, is included as an in vitro fertilization procedure.

This coverage is subject to the same deductible, coinsurance, if applicable, and all other terms,

conditions and limitations of this Policy that apply to maternity services. Coverage is further limited to a lifetime maximum benefit of \$15,000 or any other lifetime maximum benefit specified in Your Policy, whichever is less. Any preexisting condition limitation in Your Policy shall not exceed a period of 12 months as applied to this in vitro fertilization coverage.

The Prudential Insurance Company of America

By

Secretary

<i>SERFF Tracking Number:</i>	<i>GDPR-127281002</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Product Name:</i>	<i>Individual Health Hosiptal Surigical Insurance</i>		
<i>Project Name/Number:</i>	<i>In Vitro Fertilization Procedures Amendment/AR 11 SB 213 HS</i>		

Supporting Document Schedules

	Item Status:	Status
		Date:
Satisfied - Item: Flesch Certification	Approved-Closed	06/29/2011
Comments:		
Attachments:		
Cert Form AR 11 SB 213 HS.pdf		
Flesch Score for AR 11 SB 213 HS.pdf		

	Item Status:	Status
		Date:
Bypassed - Item: Application	Approved-Closed	06/29/2011
Bypass Reason: This requirement is not applicable to an endorsement that will be used to update previously approved policies.		
Comments:		

	Item Status:	Status
		Date:
Bypassed - Item: Health - Actuarial Justification	Approved-Closed	06/29/2011
Bypass Reason: There will be no premium changes effective with this endorsement.		
Comments:		

	Item Status:	Status
		Date:
Bypassed - Item: Outline of Coverage	Approved-Closed	06/29/2011
Bypass Reason: This requirement is not applicable to an endorsement that will be used to update previously approved policies.		
Comments:		

	Item Status:	Status
		Date:
Bypassed - Item: PPACA Uniform Compliance	Approved-Closed	06/29/2011

SERFF Tracking Number:	GDPR-127281002	State:	Arkansas
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Product Name:	Individual Health Hosiptal Surigical Insurance		
Project Name/Number:	In Vitro Fertilization Procedures Amendment/AR 11 SB 213 HS		
	Summary		
Bypass Reason:	This is not a PPACA filing.		
Comments:			



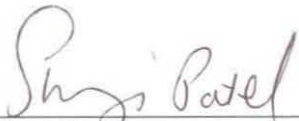
Sue U. Patel, ASA, MAAA
Vice President, Actuarial

The Prudential Insurance Company of America
Enterprise Discontinued Business Solutions
751 Broad Street, Newark NJ 07102-3777
Tel 973-367-3011 Fax 973-367-8737
surangi.patel@prudential.com

CERTIFICATION

Form Number: AR 11 SB 213 HS

In accordance with Arkansas Statute § 23-80-206 (d), I certify that the Flesch score for this form (including all of its words) is lower than the minimum required, but that it should be approved as permitted by §23-80-207. I further certify that the lower score is caused by policy language that has been drafted to conform to the requirements of Arkansas mandated benefit law, and because the score is warranted by the nature of the policy form (a health insurance endorsement containing medical terminology).



Surangi Patel
Vice President, Actuarial

6/17/11

Date

AR 11 SB 213 HS.doc - Microsoft Word

File Edit View Workshare Insert Format Tools Table Goodwin Tools Window WorkSite Help Forms Assistant

Type a question for help

LMFAP

Pleadings Final Showing Markup Show

1 2 3 4 5 6 7 8 9 Restart Continue Modify Hdg Reset Scheme Sub-# Embed Hdg Insert TOC

Readability Statistics

Counts	
Words	357
Characters	1957
Paragraphs	21
Sentences	5
Averages	
Sentences per Paragraph	1.6
Words per Sentence	20.6
Characters per Word	5.5
Readability	
Passive Sentences	0%
Flesch Reading Ease	7.6
Flesch-Kincaid Grade Level	17.3

OK

THE PRUD AMERICA

Effective July 27, 2011, for in vitro fertilization.

If Your Policy provides fertilization procedures:

- (1) → You are the patient or Your covered spouse is the patient; and
- (2) → the patient's oocytes are fertilized with the sperm of the patient's spouse; and
- (3) → the patient and the patient's spouse have a history of unexplained infertility of at least two years' duration or the infertility is associated with one or more of the following medical conditions:
 - (a) → endometriosis;
 - (b) → exposure in utero to Diethylstilbestrol, commonly known as DES;

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Cert Form AR 0...

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11:18 AM



Wayne R. Clarke
Vice President, Administration

The Prudential Insurance Company of America
Enterprise Discontinued Business Solutions
751 Broad Street, 2nd Floor
Newark, NJ 07102
Tel (973) 367-2750 Fax (973) 367-8737

Letter of Authorization

TO: Department of Insurance

Prudential Insurance Company of America ("Prudential") has entered into an agreement with Goodwin Procter LLP (with which Shea & Gardner has combined) for Goodwin Procter LLP to perform individual health insurance policy endorsement filing services on Prudential's behalf. The agreement provides, in part, that Goodwin Procter LLP is authorized to prepare and file for approval with state insurance departments, endorsements, or similar documents relating to Prudential's individual health insurance policies. Goodwin Procter LLP is also authorized to receive and to make, on Prudential's behalf, written and oral communications with state insurance departments for the purpose of completing the filing process.

Please accept this letter of authorization for the purpose stated above. This letter of authorization will expire on December 31, 2011. Should you have any questions regarding this matter, please contact me at the address stated above.

A handwritten signature in black ink, appearing to read "Wayne R. Clarke", written over a horizontal line.

Wayne R. Clarke
Vice President, Administration